

CLAIMS

WHAT IS CLAIMED IS:

1. A method for making deferred payment purchases, the method comprising:
 - a. in response to a user request, determining a deferred credit limit for a deferred credit line for the user;
 - b. in response to a user request, performing at least one purchase transaction, wherein the at least one purchase transaction is made against the deferred credit line for the user.
2. The method of Claim 1, wherein determining the deferred credit limit for the user comprises:
 - a. obtaining personal information from the user;
 - b. submitting the personal information to a financial institution; and
 - c. requesting a deferred payment credit line status from the financial institution.
3. The method of Claim 2, wherein obtaining the personal information from the user is performed online.
4. The method of Claim 2, wherein determining the deferred credit limit for the user further comprises informing the user of the deferred payment credit line status.
5. The method of Claim 2, wherein the deferred payment credit line status comprises an approval indication or a denial indication.
6. The method of Claim 2, wherein if the deferred payment credit line status is approval, the deferred payment credit line status further comprises the deferred payment credit limit for the deferred credit line for the user.
7. The method of Claim 1, wherein the at least one of the at least one purchase transactions is an online purchase transaction.
8. The method of Claim 7, wherein at least one of the at least one purchase transactions is performed exclusively at a deferred payment provider site.
9. The method of Claim 7, wherein at least a portion of the purchase transaction is performed at a merchant site.

10. The method of Claim 1, wherein at least one of the at least one purchase transactions is an offline purchase transaction.
11. The method of Claim 1, wherein performing at least one purchase transaction comprises:
 - 5 a. obtaining a payment for the purchase from a financial institution; and
 - b. making a payment for the purchase to a merchant.
12. The method of Claim 1, further comprising processing a payment made by the user.
13. The method of Claim 12, wherein processing the payment made by the user comprises:
 - 10 a. receiving a payment from the user;
 - b. determining a payment amount to be paid to a financial institution; and
 - c. forwarding the determined payment amount to the financial institution.
14. The method of Claim 1, wherein there are a plurality of deferred credit limits, each corresponding to a different deferral period.
15. A system for making deferred payment purchases, the system comprising:
 - 15 a. a deferred payment server;
 - b. at least one customer;
 - c. at least one merchant; and
 - d. a network, wherein the deferred payment server, the at least one customer and the at least one merchant communicate over the network.
- 20 16. The system of Claim 15, further comprising a financial institution, wherein a provider of the deferred payment server communicates with the financial institution.
17. The system of Claim 15, wherein there is a single credit application and more than one merchant.
18. A computer readable medium having an executable component for making deferred
25 payment purchases, wherein the executable component contains computer-executable instruction for:
 - a. in response to a user request, determining a deferred credit limit for a deferred credit line for the user;

- b. in response to a user request, performing at least one purchase transaction, wherein the at least one purchase transaction is made against the deferred credit line for the user.
- 19. The computer readable medium of Claim 18, wherein determining the deferred credit
5 limit for the user comprises:
 - a. obtaining personal information from the user;
 - b. submitting the personal information to a financial institution; and
 - c. requesting a deferred payment credit line status from the financial institution.
- 20. The computer readable medium of Claim 19, wherein obtaining the personal
10 information from the user is performed online.
- 21. The computer readable medium of Claim 18, wherein the at least one of the at least one purchase transactions is an online purchase transaction.
- 22. The computer readable medium of Claim 21, wherein at least one of the at least one purchase transactions is performed exclusively at a deferred payment provider site.
- 15 23. The computer readable medium of Claim 21, wherein at least a portion of the purchase transaction is performed at a merchant site.
- 24. The computer readable medium of Claim 18, wherein there are a plurality of deferred credit limits, each corresponding to a different deferral period.